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Rural Credits

Costly Commissions That Farmers Pay Offset by a Hold-up Through Enforced Purchase of Joint Stock at Double Its Face Value as a Condition of Securing Loans—Cousin Ben's Third Letter.

Dear Cousin Ned:—

I was not surprised at what you wrote me of Tom Edgely's success in borrowing money on the Life Insurance Company, through Squire Brown. I was not surprised either that Tom had a higher appraisal on his farm than the Federal Land appraiser allowed. You see the "Carpetbagger" had to play safe; he had no personal interest at stake in making a large loan—he is paid a fixed salary. If he allowed too high appraisal he might involve the bank in future loss, and so he would lose his own job, on the charge of incompetence or bribery or something. He was undoubtedly instructed by the officers of the Federal Land Bank to be very conservative in his appraisal; they too, are on salary, and have no interest in making profitable loans. They get their appointments through Farm Loan Board at Washington, and their chief concern is to be conservative and get all the security they can pick on all loans.

On the other hand, Squire Brown is interested in putting over as big a loan for Tom as possible, for he gets a commission, so he serves Tom on his own appraisal of the farm, knowing that the loan is safe, because he knows local values and knows Tom's farm, and also knows that Tom is a good farmer and making a profit, so that the loan is a desirable one and he can well be liberal in making it, both for the sake of his own commission and to accommodate his friend Tom Edgely.

As a matter of fact, there is not much risk in that, for even if Tom does add \$1,000 to the cash value of the farm, the loan is only half of the appraised value, and we all know that the price of land is going up each year, as the country is settled.

But who pays Squire Brown's commission? Tom gives a first mortgage at 6 per cent, to the Insurance Company, and a second mortgage at 2 per cent, to the Squire, that second mortgage is the Squire's commission. So Tom pays the commission, and as the loan is going to cost him 8 per cent, with a commission of 2 per cent, a year for five years, it makes a nice little profit of 10 per cent, on the loan for the Squire; besides that he pays the Squire probably \$25 for examining the title and fixing up the abstract.

You tell me that there was some little cloud on Tom's abstract. The wife of a previous owner signed her name to a deed to the farm different from the name she had previously signed to the mortgage on the land, but the notary had certified to her signature, and the Squire said that while it was possibly a slight cloud, he knew the woman and knew it was the same person in both cases—the same wife of the owner—so he was able to satisfy the title examiner of the Insurance Company that it was safe to go ahead with the loan, and he promised to take the case into court afterwards and quiet the title for the cloud is only a technical one. The examiner used his discretion, as he has known old Squire Brown for years and knows that he is a reliable lawyer. So the loan was not held up, as was the case with the cloud on Sam Slick's title, who tried to get his loan through the Federal Land Bank.

Still, that extra 2 per cent, commission which Tom had to pay to Squire Brown amounts to considerable; that would all be saved if you could do business through Co-operative Rural System, and it is too bad that the system is so limited as to make it impracticable.

You say Tom borrowed \$3,000; then in five years the commission amounts to \$300, and that is quite an item for a hard-working farmer like Tom. It would pay all the expenses of sending Tom, Jr., to the Agricultural College for three years. If that same percentage (2 per cent) were applied to the \$4,000,000,000 total of the farm mortgages it would amount to \$80,000,000 a year, which is equal to the entire wheat crop of your State.

Besides, it is under a five years' term, and if he wants an extension on his mortgage he will have to continue to pay that 2 per cent, a year, and probably a bonus also, for it

is harder to get an extension than it is to get an original mortgage. I met a friend recently who had been in the mortgage business in Kansas, where he said the charge on farms was 10 per cent, interest and 12 per cent, commission, and sometimes a cash bonus besides.

Of course, you know that one of the objects of an efficient Rural Credits Law is to wipe out commissions and bonuses and make long term mortgages, running, if you like, all your life, with the privilege of amortizing loans.

There is a lot of good in the law; it could not be otherwise, because, you know, about 99 per cent, of this law is the direct result of Republican action. It all comes out of the Farm Life Commission, appointed by President Roosevelt in 1908. That commission had as its only purpose to ascertain farm conditions all over the country. It held hearings and had farm men tell about their difficulties, and then it made a report, in which it called attention to the importance of legislation which would give farmers better means of financing their farms. President Roosevelt emphasized the report with a special message to Congress, urging that Congress take steps to study the subject.

Then President Taft showed his lively interest in the matter by sending instructions to all of our ambassadors and ministers in Europe to make a special study of European methods of financing agriculture. He also sent a special commission of three prominent men to study the subject, in 1912, and when they reported he sent their reports to every Governor in America, with a personal letter, urging the Governor to give the subject serious study and be prepared to discuss it at the next meeting of the House of Governors, which was held in December, 1912. About that time farmers began agitating the subject in farm meetings. Leaders of agriculture made speeches upon the subject more or less hazy and in many instances unsound, because the subject was not understood clearly even by economists. It was discussed by the National Grange, then by the Farmer's Union and by the Southern Congress—a non-political farm organization of the South. So much were they impressed in the Southern Congress that they appointed an American Commission of 100 representative farmers to go to Europe, at their expense, to study the subject in company with a United States Commission.

Prior to that, President Taft had secured from Congress an act appointing a United States Commission to go to Europe for the same purpose as an official body representing the United States Government. So there were two commissions went together, and as a result they urged the passage of a Rural Credits Law, based upon co-operation of farmers.

But I want to emphasize to you the fact that not one step of this preparatory work is to be credited to the Democrats. It was all done during the Roosevelt and Taft administrations. President Taft signed the law authorizing the United States Commission just before he went out of office. The only thing that can be credited to the Democrats is the BUNGLING LAW WHICH THEY HAVE PASSED which you will find absolutely inoperative, because its makers don't know farmers nor farm conditions, and refused to take any advice from the Democrats. Extensive foot work from the real farmers who investigated the subject in Europe, unless they happened to be Democrats. They were so eager to make political capital that they forgot to study real farm conditions.

Just as an illustration of the political popycock of this Democratic measure, look how its expensive Federal Loan Board started its work. Without even waiting to establish headquarters, the first thing the Board did (with salaries of over \$1,000 a week) was to junket up to Maine. What for? They had no power to change the law and no intention to establish one of the twelve land banks in Maine. All they could do was to go up there and make a noise by a "hearing" before farmers, for its effect on the political campaign.

paign. So Maine turned in a whooping majority against the Democratic senators and representatives. "Remember the Maine!"

The co-operative part of the system is loaded with the local National Farm Loan Association of ten or more neighbor farmers, who don't work together, because they do not want to consult each other about their intimate affairs. The Democrats have also in the same law set up a rival system, which assures the failure of the co-operative system. It would have been ALMOST impossible to establish the co-operative system anyhow, along the plan proposed, but to place this extra obstacle in the form of a joint stock bank—a profit-making concern, to be owned by its investors and not by farmers—is simply murdering their own child. The complicated plan (their child) would probably have died anyhow, choked as it is, but one would expect its parents to have done all they could to have saved it from death, instead of taking such a club and beating out its brains as the Joint Stock Profit-Taking Bank is bound to do with the struggling co-operatives.

The characteristic difference between Republicans and Democrats is that Republicans protect their infant industries; the Democrats give theirs infantile paralysis. Your cousin, BEN.

FALL CARE OF VEGETABLES
Do not expect to keep vegetables successfully in an unpartitioned cellar containing a furnace.

If no cave or portion of the cellar is available, dig a trench as long as desired and about four feet deep. Providing proper drainage is maintained, cabbage, potatoes, celery, carrots, beets, in fact all of the root crops, may be stored in it. For storing apples the hole should be deeper, and usually the apples are protected by being surrounded by straw before soil is placed on them. The leaves of the cabbage should not be removed, and the tops should head downward. Beets, carrots and salsify may be buried as the tops are placed in the trench when mature to be bleached and later stored where it will not freeze. Parsnips may be left unbleached, but if buried in a trench may be more easily handled. Many persons believe that the flavor of the parsnip is improved by being allowed to freeze before burying.

HANDLING BULBS OVER WINTER
After the first frost bulbs of the dahlias, cannas, gladioli, tuberoses, elephant ears and Maderia vine should be taken up and stored. When the foliage of the dahlias or cannas is frost bitten cut off the upper part, and leave about 6 or 8 inches of the stem attached to the roots. Aim to remove the roots as a clump and with dirt attached. This is the best time to do it. The roots should be tagged if color or varieties are to be remembered. The best time to dig is in the morning. Then the roots will be dry in the sun and exposed to the wind so that they will dry well and cure. Be sure that the dirt attached to the bulbs is thoroughly dried before storing in a cool dry cellar. They are best spread out on the floor in one corner, buried in the sand as in the case of the dahlias, or placed on shelves, where it is cool and the ventilation is good.

SOW RYE ON BARE CORNFIELDS.
Cornfields that lie bare all winter will conserve thousands of dollars through the loss of soil fertility, in the estimation of W. E. Hanger of the Ohio State University, Agricultural Experiment Station. The loss is especially true in rolling sections. Unless some crop is grown on this land the action of rain and other weathering agencies will destroy unprofitably an enormous amount of plant food. A great deal of this waste may be saved by planting rye. Not only will the rye be largely stopped by a great amount of humus will be returned to the soil by plowing under rye in the spring and humus is greatly needed.

Forget Your Aches.
Stiff knees, aching limbs, lame back and a host of other troubles, such as rheumatism, gout, lumbago, neuralgia, get a bottle of Sloan's Liniment, the universal remedy for pain. Easy to apply; it penetrates without rubbing and soothes the tender flesh. Clearer and more effective than musky ointments or poultices. For strains or sprains, sore muscles or wrenched ligaments resulting from strenuous exercise, Sloan's Liniment gives quick relief. Keep it on hand for emergencies. At your Druggist, 25c.

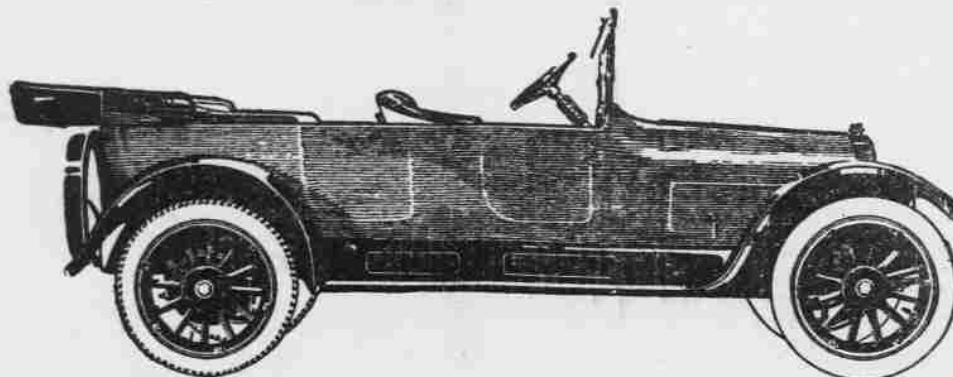
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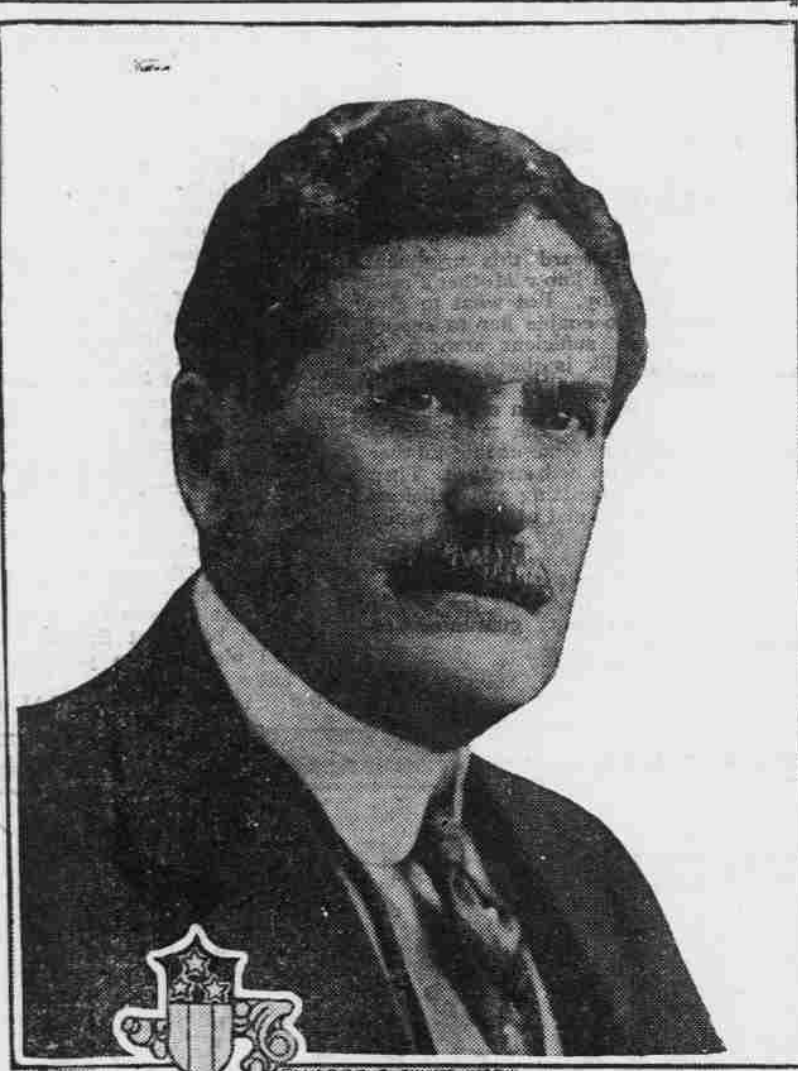
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For United States Senator MYRON T. HERRICK



MYRON T. HERRICK.

MYRON T. HERRICK's name is a household word in Ohio. The finest thing that can be said of Myron T. Herrick, Republican candidate for United States senator from Ohio, is that he is a typical American. It is not an extravagant statement that Myron T. Herrick is a citizen of the world, and it is an interesting fact that he was born in a log cabin on a farm wrested from the wilderness by his grandfather, a farm obtained by his grandfather from the government for services rendered as a soldier in the war of 1812.

It was the open air life of his early years on the farm that gave Myron T. Herrick the constitution to stand the manifold activities of later years. His political experience began with his election to the city council of Cleveland in 1885. He was the friend and intimate of all the greatest statesmen of the time, and the American people will not forget that it was Myron T. Herrick with his big heart and open purse who came to the rescue of our martyred president, William McKinley, when the financial storm threatened to wreck the career of Mr. McKinley. Mr. Herrick became the fourth governor of Ohio in 1896, and it is an interesting fact that he was the best reform and progressive measures with which Ohio is now blessed are due to Mr. Herrick's initiative and devotion to the public interests.

The American people know Mr. Herrick best, perhaps, for his deeds while United States ambassador to France. Appointed by a Republican president he was asked to remain at his post by President Wilson during the critical days of the early period of the war. Germany, Austria and Turkey, with the destruction of hostilities, asked Ambassador Herrick to assume the responsibility of caring for their interests in France and for their thousands of subjects stranded there. These people, men, women and children, old and young, were gathered into internment camps by the French. In these places the American ambassador visited them, carrying relief and assurances of safety. He secured the release of hundreds of these non-combatants and helped them on their way to their homes in other countries. The columns of foreign and American newspapers ring with the name and praise of Myron T. Herrick in these days. He was a man of tremendous action and few words. The American people were mighty proud of their ambassador to France.

When the flags of all nations and even the French government itself left the French capital there was one flag and one man who remained at his post of duty, and that flag was the Stars and Stripes of the United States, and that man was Myron T. Herrick of Ohio. With the great city of Paris under the very shadow of invasion, with thousands and tens of thousands of people crowding the roadways out of the city, Mr. Herrick, without any heroes, but with quiet determination, simply announced that his duty was there and there he was going to stay. It is a matter of history that this splendid American inspired the greatest capital of Europe and brought confidence out of panic and disorder by the very power of his courage and real American spirit.

It is a rare opportunity that the people of Ohio have to elect Myron T. Herrick to the United States senate. That his victory at the polls on November 7 next will be overwhelming is conceded by men of all parties.

LOST \$1,500 ON POOR COWS
That unprofitable cows are responsible for heavy losses on the farm was made plain, however, the farmer was able to raise the milk receipts per cow from \$80 one year to \$180 the next and the live stock receipts per \$100 worth of feed from \$75 to \$175. This made it possible for the farmer to increase the profit \$1,500 on his farm in addition to receiving what the farm contributed toward the living and after 5 per cent, interest on the investment had been subtracted. The year previous the farmer had lost money.

Ohio Live Stock

Large Decreases in All Live Stock Except Cattle For 1916 Shown by Reports Received Auditor of State—Counties That Lead in Number and Value of Live Stock.

There are 882,416 horses in the State, a decrease of 8,824 over 1915. In spite of this small decrease, Ohio has still more horses than ever in her history previous to the advent of the automobile and other motor vehicles. The horseless carriage has made absolutely no headway in abolishing the horse. Dark county still retains first place with 21,055. There are four other counties with over 15,000—Cuyahoga, Franklin, Wood and Montgomery. This shows that vast numbers are still required in cities as well as farming districts. There are only six counties with less than 5,000 horses—Lake, Lawrence, Pike, Jackson, Hosking and Vinton, the latter being lowest with 2,864.

This year there are 1,684,041 cattle, an increase of 100,163 over last year and practically four hundred thousand more than in 1913. The dairy business, especially in northern Ohio, is increasing by leaps and bounds. If the present increase continues, it will only be a few years until the number of cattle in Ohio will pass the record year 1860 when there were 1,902,772. There are now twelve counties in the State with over 25,000 cattle—Ashtabula, Trumbull, Licking, Stark, Hancock, Dark, Wayne, Muskingum, Belmont, Lorain, Fairfield and Pickaway. Last year Licking was first but Ashtabula, with 35,392, has this year regained first place and Trumbull is second. There are only six counties with fewer than 10,000 cattle each—Erie, Ottawa, Lake, Lucas, Vinton and Pike, the latter with 7,727 being lowest.

The war is eradicating the mule faster than the automobile is the horse. There are only 34,425 mules and asses in the State, a decrease of 2,150 from last year. Southwestern Ohio is the home of the mule. There are five counties with over 1,000 each.

—Hamilton, Preble, Butler, Scioto and Clermont. Hamilton again leads with 1,861. There are five with under 100 each—Noble, Monroe, Erie, Ottawa and Lucas. The latter has nosed Ottawa out of last place having apparently only 26, with ears long enough to tax.

Ohio with 7,688,845 sheep in 1868 has now but 1,497,568, a decrease from last year of 130,336. The decrease almost equals the number of worth-while sheep at the highest price in a generation, it would seem that the tariff that was heretofore on wool should have been on dogs. There are at present only six counties with over 50,000 sheep—Knox, Harrison, Licking, Muskingum, Coshocton and Moraine. Knox with 75,163, ranks first. Thirty years ago there were fifteen counties with over 100,000 each. There ought to be not less than four million sheep in Ohio today. That number would annually pay the total taxes of half the counties in the State.

Hogs show a remarkable decrease from last year. The decline from 1915 is 248,947, the number listed this year being 1,728,698. Even yet there are more hogs than sheep in Ohio. In 1862 when bacon and hard tack were putting down the rebellion, there were a million more hogs in Ohio than at present. There are this year six counties with over 40,000 hogs each—Fayette, Franklin, Clinton, Highland, Hancock and Preble. Fayette with 58,474 has passed Dark and now holds first place.

Licking county lists more live stock than any other county in the state but Dark county exceeds it in value of live stock listed.

JUNIOR MARINE SCOUTS.

Eight hundred former U. S. Boy Scouts living on the west side of New York have formed an organization called the Junior Marine Scouts, for training in the duties of U. S. Marines. The organization is in no way affiliated with the U. S. Boy Scouts and plans are under way to make the body national in scope and character. The Junior Marine Scouts have taken up as their special plea to others that train them they will receive on land and sea is of greater benefit than either land or sea training taken separately. It's a two-in-one service—both naval and military—they argue, and they look to see the idea spread over the entire country.

Mr. I. W. Irving, 146 West 105th street, New York, is at the head of the new organization, and several prominent citizens have interested themselves in the movement.

FRESH TOMATOES FOR THANKSGIVING

Fresh tomatoes may be had up to Thanksgiving by digging up the whole vine before frost and hanging upside down in the cellar. The tomatoes will ripen gradually.—Agricultural Extension Service, Ohio State University.

IF I KNEW YOU

If I knew you and you knew me, 'Tis seldom we would disagree; But never having yet clasped hands, Both often fail to understand. That each intends to do what's right, And treat each other "honorable bright," How little to complain there'd be, If I knew you and you knew me.—Exchange.

No More Backache For Her.
Mrs. J. M. Gaskill, Etta Green, Indiana, writes: "I suffered from severe backache and rheumatism, could not stoop over. Foley Kidney Pills gave me such relief that I cannot praise them too highly." This standard remedy for kidney, bladder and bladder ailments can be taken with absolute safety. Fink & Hauser's.

Tribune "Want Ads" get good results.

BEFORE THE WAR

OHIO, as one of the leading industrial states of the Union, is to the forefront as to the conditions existing just before the war and the present situation brought about by the war, as it inevitably will be by what will follow the ending of the war.

The Republican candidate for United States Senator, Myron T. Herrick, tersely but graphically stated the case in replying to an inquiry as to what seemed to be most engrossing the attention of the voters of Ohio. He said:

"It seems to me that the tariff is the overwhelming issue in this campaign. It is certainly to the forefront in Ohio.

"Right here in Ohio we had our own experience with the disasters of the Democratic Underwood tariff. My own city of Cleveland was devastated and raised the specter of \$160,000 to provide work for the unemployed and thus prevent 'soup kitchens' and other relief for the thousands of industrious, thrifty workmen who were walking the streets—thrown out of employment through no fault of theirs, by the Democratic tariff.

"In February, 1914, in Cincinnati, there were 22,851 experienced machinists out of employment; there were 11,200 mechanics and helpers out of employment. Soup kitchens were established.

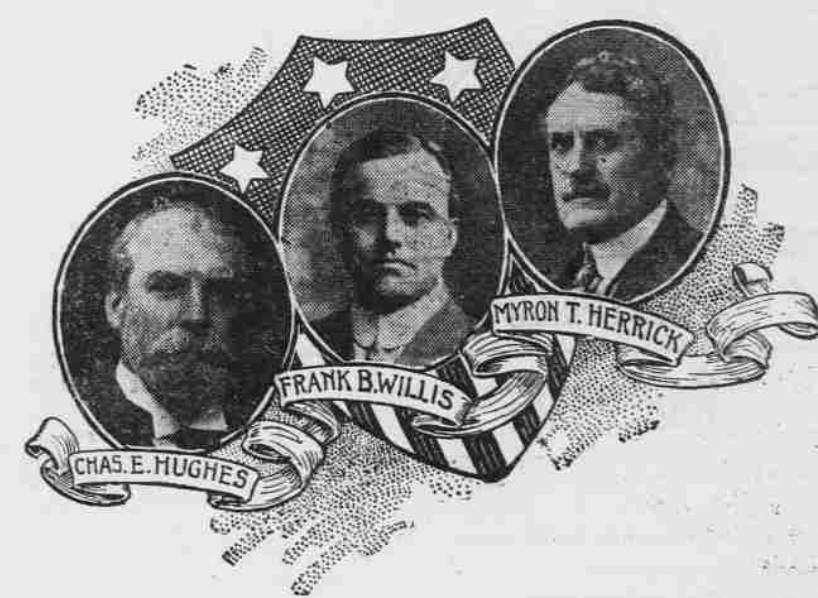
"Of the 86 manufacturing industries 30 were entirely closed down, 10 were working only 25 per cent of full time, 38 were working only 64 per cent of full time, eight were working 80 per cent of full time, and not a single one of the entire 86 was working full time.

"And the experience of Cincinnati and Cleveland was the experience of Toledo, of Pittsburgh, of Philadelphia, of New York, Chicago and of every other large manufacturing center in the country.

"The ending of the war will turn out thousands and thousands of men now engaged in the making or handling of ammunition and war supplies of special kinds that we are sending to Europe in great quantities.

"We shall then have on our hands a LABOR-READJUSTMENT PROBLEM only less in magnitude than that which will confront Europe when its millions of soldiers lay down their weapons and turn to the avocations of peace."

After the War—WHAT?



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